

Protecting Wisconsin Consumers for 75 Years

Unwanted robocalls

What is a robocall?

If you answer the phone and hear a recorded message instead of a live person, it is a robocall. Robocalls are annoying phone calls that come at all hours of the day or night. Robocalls use both a computerized auto dialer, and a computer delivered pre-recorded message.

You may recognize them as “Rachel” calls, or your caller ID may say they are from “Card Holder Services,” “Card Member Services,” or “Credit Services.”

You have probably gotten robocalls about candidates running for office, or charities asking for donations. These robocalls are allowed. But if the recording is a sales message and you have not given your written permission to get calls from the company on the other end, the call is illegal. In addition, their pitch most likely is a scam.

Advances in technology have made it cheap and easy for criminals to send out thousands of calls every minute-and to spoof caller ID information, hiding their true location and identity. The convergence of the internet with our phone system brought many benefits, but it also created the perfect environment for telephone spam. The path of a robocall can span the entire globe. Fraudulent

companies are using auto dialers that can send out thousands of phone calls every minute for an incredibly low cost. The companies that use these technologies do not bother to screen for numbers on the No-Call list. If a company does not care about obeying the law, you can be sure they are trying to scam you.

Robocalls are most often associated with phishing scams to collect personal information, such as credit card numbers or social security numbers.

The scammers can be relentless, calling daily for weeks on end. The best thing to do with a robocall is to **HANG UP** without saying a word or pressing any buttons. If you respond by pressing a number, it will probably lead to more robocalls.

Who is Rachel, anyway?

Robocalls from “Rachel” begin with an automated greeting by a woman who identifies herself as being with “Cardholder Services,” and says that she is calling to offer a lower credit card interest rate. This is a widespread ‘phishing’ scam. The recorded message gives you the option of pressing a number to speak with a representative. If you do, the representative will ask for your

credit card or social security numbers.

I am on the Do Not Call Registry. Why can they call me?

The Do Not Call Registry is very good at stopping calls from legitimate telemarketers. Robocalls are often from criminals intending to steal your money and your identity. They do not care about complying with No-Call laws, courtesy, or your privacy. They know that our government cannot prosecute them from overseas. The robocall computers send prerecorded messages to thousands of people at the same time, with little overhead cost. If just one person gives up a credit card number, the scammers make money.

How did they get my number?

Chances are they just got lucky. These calls are made by computers and often originate overseas. Scammers can program their computers to dial thousands of random numbers at a time to see if they ring through. Using automated dialing and tracking, the computer will attempt to call the same number several times before giving up. By pressing any buttons to speak to a representative or to request information, you are confirming to

the computer that it actually reached a live person.

I have a phone number from my caller ID – why can't you trace it?

The scammers can 'spoof' your caller ID, so the number you see is not a valid number. They can show any number that they want it to be, so it may look like a local number, your bank, or even the Internal Revenue Service.

They change the numbers often, so blocking numbers you know to be scams may not be an option. Because the numbers do not lead back to the actual callers, law enforcement has trouble tracking these calls and finding the telemarketer.

My caller ID says it is my local bank. How do I know it is not?

It is important to know that a legitimate bank or credit card provider will never call and ask for personal information over the phone.

Never give information over the phone unless you initiate the call and you are certain that you are calling a valid number.

Use a billing statement or local phone book to confirm that you have the correct contact number for calling back. Never use a number supplied by an unsolicited caller.

I have been pressing '3' to get off their list. Why do they keep calling?

Pressing a button, even to "be taken off their list," confirms to the computer that it has reached a live person, so it will dial your number even more often. We

recommend that you **HANG UP** without pushing any numbers.

Some people insist on speaking with a representative to express their frustration or anger about being called.

You will not get any useful information, the scammers will be rude or hang up on you, and you will get even more calls.

What is the government doing?

Tracking down these robocalls is not easy, especially when the calls originate from overseas. The greatest challenge is when the caller resides in a country that does not cooperate with the United States in prosecuting the criminals.

Although the scammers have proven to be extremely difficult to track down, the Federal Trade Commission (FTC) has ongoing investigations and is starting to find ways to catch these crooks. To date, the FTC has brought more than a hundred lawsuits against over 600 companies and individuals responsible for billions of illegal robocalls and other Do Not Call violations.

The FTC initiated a market-stimulation challenge, awarding prizes to innovators who developed technical solutions to the problem of illegal robocalls. One of the winners is providing a service called Nomorobo which can block most telemarketing offenders. The free service is available to customers of Voice over Internet, or VoIP, services: Verizon Fios (VZ), voip.ms, VOIPO, AT&T U-Verse, Vonage (VG), WAVE, 1-1-VoIP, Time Warner Cable, Broadvoice, phonepower, Comcast xfinity, frontier, ooma premier, optimum, sonic, and SureWest. You can sign up at www.nomorobo.com.

They will continue to add carriers to their service.

You can stay informed about the progress of the FTC's investigations on their website: www.ftc.gov.

What can I do about the calls?

The most important thing to do is to **HANG UP**. Encourage your friends and neighbors to do the same thing. You can also file a complaint with Consumer Protection.

Filing a complaint will not stop the robocalls, but your information may assist in state and federal investigations.

The Bureau of Consumer Protection investigates phone numbers reported to us. But scammers often use spoofed numbers, so many lead to dead ends.

Register your home and mobile residential numbers on the Do Not Call Registry at no cost by visiting: NoCall.wisconsin.gov or by calling 1-888-382-1222. You must call from the phone number you wish to register.

For more information or to file a complaint, visit our website or contact the Bureau of Consumer Protection.

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